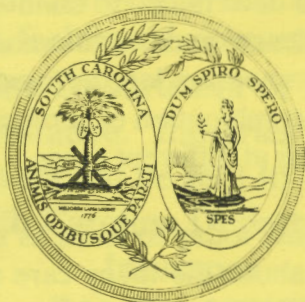


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**LONG TERM CARE  
INSURANCE  
IN  
SOUTH CAROLINA**



**Joint Legislative Committee  
on Aging**

**Representative Patrick B. Harris  
Chair**

**May 1990**

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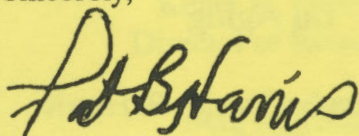
Dear Friends,

During the course of research and analysis for legislative purposes, the need for information on long term care insurance became evident. It is our hope that this pamphlet will supply people with the knowledge they need in order to make informed decisions when purchasing long term care insurance.

For those determined to maintain their independence and avoid unnecessary nursing home stays, long term care today means a combination of services fitting their needs at different times.

Taking time today to learn as much as possible about the many care services available is a sound investment in your future peace of mind.

Sincerely,

A handwritten signature in dark ink, appearing to read "P. B. Harris". The signature is fluid and cursive, with the first name "Patrick" and last name "Harris" clearly distinguishable.

Representative Patrick B. Harris, Chair  
Joint Legislative Committee on Aging  
May 1990

## **WHAT IS LONG TERM CARE INSURANCE?**

Long term care insurance makes payments to you if you require care at home or in a nursing home. Cost and coverage varies considerably from one policy to another. Policies must provide coverage for at least one year for stays at the skilled, intermediate and custodial care level.

## **WHO NEEDS LONG TERM CARE INSURANCE?**

It is difficult to predict who will need long term care. The need can arise gradually, as a person needs more and more assistance with activities of daily living, or the need can suddenly surface following a stroke or a heart attack.

By 2000, more than 8 million Americans aged 65 or more probably will need some form of long term care due to disability or chronic illness. Most people can be cared for at home.

Only about 5% of the older population are in nursing homes at any given time, but many more will live in nursing homes during their lifetimes. This number increases as the age of the individual increases.

## **\*SHOPPING TIPS:**

- 1) Check with several companies and agents.
- 2) Take your time and compare outlines of coverage.
- 3) Understand the policies.
- 4) Don't be misled by advertising.
- 5) Don't buy multiple policies.
- 6) Be careful if you must switch policies.
- 7) Don't be misled by agents who say your medical history is not important -- **it is.**
- 8) Never pay the agent in cash.
- 9) Be sure to get the name, address and telephone number of the agent and the company.
- 10) If you don't receive your policy within 45-60 days, contact the company or agent for help.
- 11) Read the policy again and make sure it provides the coverage you want.



## Consumer Toll Free Hotline

1-800-768-3467

If you have an insurance question or problem, you should first work with your agent or company to get the matter resolved.

If you cannot get the matter resolved, feel free to contact the South Carolina Department of Insurance for assistance. Inquiries and complaints should be sent to

**South Carolina Department of  
Insurance**

**P.O. Box 100105**

**Columbia, SC 29202-3105.**

Their business phone number is (803) 737-6160.

An inquiry or complaint may be made in person at the office or in writing by simply providing the name of the insurance company, the policy number and an explanation of your complaint.



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This pamphlet is an excerpt from A Consumer's Guide to Long Term Care Insurance in South Carolina. Additional copies of this brochure and copies of the complete Consumer's Guide can be obtained from:

Joint Legislative Committee  
on Aging  
P.O. Box 11867  
212 Blatt Building  
Columbia SC 29211  
(803) 734-2995

If you have any questions or need assistance, please feel free to contact this office.

Staff:

Keller H. Barron  
Director of Research

Beth Mitchell  
Research Assistant



05/1/90